



Substitute for form 1449A/P1
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
(use as many sheets as necessary)

Application Number	09/608,851
Filing Date	June 30, 2000
First Named Inventor	Kimberly ELLMORE
Art Unit	2137
Examiner Name	Minh Dieu T. NGUYEN

Sheet 1 of 25

Attorney Docket Number 72167.000177

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
MDN	1.	US- 2001/0012974	08/09/2001	Mahaffey	
	2.	US- 2001/0054003	12/20/2001	Ghien et al.	
	3.	US- 2002/0007460	01/17/2002	Azuma	
	4.	US- 2002/0010599	01/24/2002	Levinson	
	5.	US- 2002/0018585	02/01/2002	Kim	
	6.	US- 2002/0019938	02/14/2002	Aarons	
	7.	US- 2002/0059141	05/16/2002	Davies et al.	
	8.	US- 2002/0077978	06/20/2002	O'Leary et al.	
	9.	US- 2002/0104006	08/01/2002	Boate et al.	
	10.	US- 2002/0107788	08/08/2002	Cunningham	
	11.	US- 2002/0184507	12/05/2002	Makower et al.	
	12.	US- 2002/0188869	12/12/2002	Patrick	
	13.	US- 2003/0018915	01/23/2003	Stoll	
	14.	US- 2003/0023880	01/30/2003	Edward et al.	
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	16.	US- 2003/0070069	04/10/2003	Belapurkar et al.	
	17.	US- 2003/0074580	04/17/2003	Knouse et al.	
	18.	US- 2003/0079147	04/24/2003	Hsieh et al.	
	19.	US- 2003/0084345	05/01/2003	Bjornestad et al.	
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	22.	US- 2003/0115160	06/19/2003	Nowlin et al.	

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10/18/05

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	23.	US- 2003/0119642	08/23/2003	Gates et al.	
	24.	US- 2003/0154403	08/14/2003	Kiensley	
	25.	US- 2003/0159072	08/21/2003	Bettinger et al.	
	26.	US- 2003/0163733	08/28/2003	Barriga-Caceres et al.	
	27.	US- 2003/0177067	09/18/2003	Cowell et al.	
MDN	28.	US- 3896266	07/22/1975	Waterbury	
	29.	US- 3938091	02/10/1976	Atalla et al.	
	30.	US- 4321672	03/23/1982	Braun et al.	
	31.	US- 4567359	01/28/1986	Lockwood	
	32.	US- 4633397	12/30/1986	Macco	
	33.	US- 4695880	09/22/1987	Johnson et al.	
	34.	US- 4696491	09/29/1987	Stenger	
	35.	US- 4713761	12/15/1987	Sharpe et al.	
	36.	US- 4725719	02/16/1988	Oncken et al.	
	37.	US- 4745468	05/17/1988	Von Kohorn	
	38.	US- 4799156	01/17/1989	Shavit et al.	
	39.	US- 4801787	01/31/1989	Suzuki	
	40.	US- 4823264	04/18/1989	Derming	
	41.	US- 4882675	11/21/1989	Nichtberger et al.	
	42.	US- 4926255	05/15/1990	Von Kohorn	
✓	43.	US- 4964043	10/16/1990	Galvin	
EXAMINER SIGNATURE <i>nguyentndm</i>			DATE CONSIDERED 10/18/05		

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MDN	44.	US- 4992940	02/12/1991	Dworkin	
	45.	US- 5016270	05/14/1991	Katz	
	46.	US- 5050207	09/17/1991	Hitchcock	
	47.	US- 5084816	01/28/1992	Boese et al.	
	48.	US- 5157717	10/20/1992	Hitchcock	
	49.	US- 5189606	02/23/1993	Burns et al.	
	50.	US- 5220501	06/15/1993	Lawlor et al.	
	51.	US- 5233654	08/03/1993	Harvey et al.	
	52.	US- 5241594	08/31/1993	Kung	
	53.	US- 5265033	11/23/1993	Vajk et al.	
	54.	US- 5317683	05/31/1994	Hager et al.	
	55.	US- 5321841	06/14/1994	East et al.	
	56.	US- 5351186	09/27/1994	Bullock et al.	
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	58.	US- 5412708	05/02/1995	Katz	
	59.	US- 5420405	05/30/1995	Chasek	
	60.	US- 5446740	08/29/1995	Yien et al.	
	61.	US- 5450134	09/12/1995	Legate	
	62.	US- 5450537	09/12/1995	Hirai et al.	
	63.	US- 5465206	11/07/1995	Hilt	
✓	64.	US- 5467269	11/14/1995	Flaten	
	65.	US- 5473143	12/05/1995	Vak et al.	
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MDT	66.	US- 5473732	12/05/1995	Change	
	67.	US- 5485370	01/16/1996	Moss et al.	
	68.	US- 5511117	04/23/1996	Zazzera	
	69.	US- 5532920	07/05/1996	Hartrick et al.	
	70.	US- 5534855	07/09/1996	Gajnak et al.	
	71.	US- 5537314	07/16/1996	Kanter	
	72.	US- 5537473	07/16/1996	Saward	
	73.	US- 5544086	08/06/1996	Davis et al.	
	74.	US- 5546452	08/13/1996	Andrews	
	75.	US- 5551021	08/27/1996	Harada	
	76.	US- 5557334	09/17/1996	Legate	
	77.	US- 5557518	09/17/1996	Rosen	
	78.	US- 5560008	09/24/1996	Johnson et al.	
	79.	US- 5568489	10/22/1996	Yien et al.	
	80.	US- 5570295	10/29/1996	Isenberg	
	81.	US- 5570465	10/29/1996	Tsakanikas	
	82.	US- 5576951	11/19/1996	Lockwood	
	83.	US- 5583778	12/10/1996	Wind	
	84.	US- 5590197	12/31/1996	Chen et al.	
85.	US- 5590199	12/31/1996	Krajewski et al.		
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MDN	86.	US- 5592378	01/07/1997	Cameron	
	87.	US- 5592560	01/07/1997	Deaton et al.	
	88.	US- 5594837	01/14/1997	Noyes	
	89.	US- 5598557	01/28/1997	Doner et al.	
	90.	US- 5602936	02/11/1997	Lynn	
	91.	US- 5603025	02/11/1997	Tabb	
	92.	US- 5604490	02/18/1997	Blakely et al.	
	93.	US- 5606496	02/25/1997	D'Agostino	
	94.	US- 5621201	04/15/1997	Langhans	
	95.	US- 5621789	04/15/1997	McCalmont et al.	
	96.	US- 5621812	04/15/1997	Deaton et al.	
	97.	US- 5625767	04/29/1997	Bartell et al.	
	98.	US- 5634101	05/27/1997	Blau	
	99.	US- 5638457	06/10/1997	Deaton et al.	
	100.	US- 5640577	06/17/1997	Scharmer	
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	102.	US- 5644493	07/01/1997	Motai	
	103.	US- 5653914	08/05/1997	Holmes et al.	
	104.	US- 5657383	08/12/1997	Gerber et al.	
	105.	US- 5659165	08/19/1997	Jennings et al.	
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MON	106.	US- 5664115	09/02/1997	Fraser	
	107.	US- 5666493	09/09/1997	Wojcik et al.	
	108.	US- 5671285	09/23/1997	Newman	
	109.	US- 5675637	10/07/1997	Szlam et al.	
	110.	US- 5675662	10/07/1997	Deaton et al.	
	111.	US- 5678046	10/14/1997	Cahill et al.	
	112.	US- 5682524	10/28/1997	Freund	
	113.	US- 5684870	11/04/1997	Maloney et al.	
	114.	US- 5692132	11/25/1997	Hogan	
	115.	US- 5699528	12/16/1997	Hogan	
	116.	US- 5703344	12/30/1997	Bezy et al.	
	117.	US- 5710886	01/20/1998	Christensen et al.	
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	119.	US- 5715298	02/03/1998	Rogers	
	120.	US- 5715314	02/03/1998	Payne	
	121.	US- 5715399	02/03/1998	Bezos	
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	123.	US- 5715450	02/03/1998	Ambrose	
	124.	US- 5724424	03/03/1998	Gifford	
	125.	US- 5727163	03/10/1998	Bezos	
	126.	US- 5734838	03/31/1998	Robinson	
	127.	US- 5740231	04/14/1998	Cohn et al.	
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m/27	128.	US- 5754840	05/19/1998	Rivette et al.	
	129.	US- 5758126	05/26/1998	Daniels et al.	
	130.	US- 5758328	05/26/1998	Giovannoli	
	131.	US- 5761288	04/02/1998	Gray	
	132.	US- 5761647	06/02/1998	Boushy	
	133.	US- 5761661	06/02/1998	Coussens et al.	
	134.	US- 5764789	06/09/1998	Pare et al.	
	135.	US- 5765141	06/09/1998	Spector	
	136.	US- 5765143	06/09/1998	Sheldon	
	137.	US- 5774122	06/30/1998	Kojima et al.	
	138.	US- 5778178	07/07/1998	Arunachalam	
	139.	US- 5784562	07/21/1998	Diener	
	140.	US- 5787403	07/28/1998	Randle	
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	143.	US- 5793861	09/11/1998	Haigh	
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	147.	US- 5796395	08/18/1998	De Hond	
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	149.	US- 5802502	09/01/1998	Gell et al.	
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MDN	150.	US- 5805719	09/08/1998	Pare et al.	
	151.	US- 5815657	09/29/1998	Williams et al.	
	152.	US- 5815683	09/29/1998	Vogler	
	153.	US- 5818936	10/06/1998	Moshayekhi	
	154.	US- 5819092	10/06/1998	Ferguson et al.	
	155.	US- 5819285	10/06/1998	Damico et al.	
	156.	US- 5825870	10/20/1998	Miloslavsky	
	157.	US- 5826241	10/20/1998	Stein et al.	
	158.	US- 5826245	10/20/1998	Sandberg-Diment	
	159.	US- 5826250	10/20/1998	Trefler	
	160.	US- 5828734	10/27/1998	Katz	
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	164.	US- 5835087	11/10/1998	Herz	
	165.	US- 5835580	11/10/1998	Fraser	
	166.	US- 5835603	11/10/1998	Coutts	
167.	US- 5838906	11/17/1998	Doyle et al.		
168.	US- 5842178	11/24/1998	Giovannoli		
169.	US- 5842211	11/24/1998	Horadan et al.		
170.	US- 5844553	12/01/1998	Hao et al.		
171.	US- 5845259	12/01/1998	West et al.		
172.	US- 5845260	12/01/1998	Nakano et al.		
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MDN	173.	US- 5847709	12/08/1998	Card et al.	
	174.	US- 5848143	12/08/1998	Andrews	
	175.	US- 5848400	12/08/1998	Chan	
	176.	US- 5848427	12/08/1998	Hyodo	
	177.	US- 5852812	12/22/1998	Reeder	
	178.	US- 5862223	01/19/1999	Walker et al.	
	179.	US- 5864830	01/26/1999	Armetta et al.	
	180.	US- 5870718	02/09/1999	Spector	
	181.	US- 5870724	02/09/1999	Lawlor et al.	
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	183.	US- 5873072	02/16/1999	Kight et al.	
	184.	US- 5873096	02/16/1999	Lim	
	185.	US- 5880769	03/09/1999	Nemirofsky et al.	
	186.	US- 5883810	03/16/1999	Franklin	
	187.	US- 5884032	03/16/1999	Bateman et al.	
	188.	US- 5884288	03/16/1999	Chang et al.	
	189.	US- 5889863	03/30/1999	Weber	
	190.	US- 5892900	04/06/1999	Ginter et al.	
	191.	US- 5898780	04/27/1999	Liu et al.	
	192.	US- 5899982	05/04/1999	Randle	
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MDN	194.	US- 5910988	06/08/1999	Ballard	
	195.	US- 5913202	06/15/1999	Motoyama	
	196.	US- 5914472	06/22/1999	Foladare et al.	
	197.	US- 5915244	06/22/1999	Jack et al.	
	198.	US- 5918214	06/29/1999	Perkowski	
	199.	US- 5918217	06/29/1999	Maggioncalda et al.	
	200.	US- 5918239	06/29/1999	Allen et al.	
	201.	US- 5920847	07/06/1999	Kolling et al.	
	202.	US- 5926812	07/20/1999	Hilsenrath et al.	
	203.	US- 5930764	07/27/1999	Melchione	
	204.	US- 5933816	09/03/1999	Zeanah et al.	
	205.	US- 5933817	08/03/1999	Hucal	
	206.	US- 5933823	08/03/1999	Cullen et al.	
	207.	US- 5933827	09/03/1999	Cole et al.	
	208.	US- 5940812	08/17/1999	Tengel et al.	
	209.	US- 5943656	08/24/1999	Crooks et al.	
	210.	US- 5944824	08/31/1999	He	
	211.	US- 5950173	09/07/1999	Perkowski	
	212.	US- 5950206	09/07/1999	Krause	
	213.	US- 5952639	07/14/1999	Ohki	
	214.	US- 5952641	09/14/1999	Korshun	
	215.	US- 5953710	09/14/1999	Fleming	
	216.	US- 5958007	09/28/1999	Lee et al.	
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M.D.N	217.	US- 5960411	09/28/1999	Hartman et al.	
	218.	US- 5961593	10/05/1999	Gabber et al.	
	219.	US- 5963635	10/05/1999	Szlam et al.	
	220.	US- 5963925	10/05/1999	Kolling et al.	
	221.	US- 5963952	10/05/1999	Smith	
	222.	US- 5963953	10/05/1999	Cram et al.	
	223.	US- 5966695	10/12/1999	Melchione et al.	
	224.	US- 5966699	10/12/1999	Zandi	
	225.	US- 5969318	10/19/1999	Mackenthun	
	226.	US- 5970478	10/19/1999	Walker et al.	
	227.	US- 5970482	10/19/1999	Pham	
	228.	US- 5970483	10/19/1999	Evans	
	229.	US- 5987434	11/16/1999	Libman	
	230.	US- 5991751	11/23/1999	Rivette et al.	
	231.	US- 5991780	11/23/1999	Rivette et al.	
	232.	US- 5995948	11/30/1999	Whitford et al.	
	233.	US- 5999907	12/07/1999	Donner	
	234.	US- 6000033	12/07/1999	Kelly et al.	
	235.	US- 6003762	11/21/1999	Hayashida	
	236.	US- 6005939	12/21/1999	Fortenberry et al.	
	237.	US- 6006249	12/21/1999	Leong	
	238.	US- 6009442	12/28/1999	Chen et al.	
✓	239.	US- 6012088	01/04/2000	Li et al.	
EXAMINER SIGNATURE <i>Minh Dieu T. Nguyen</i>			DATE CONSIDERED 10/18/05		

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Substitute for form 1449A/PTO		Application Number	09/608,851
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	June 30, 2000
		First Named Inventor	Kimberly ELLMORE
		Art Unit	2137
		Examiner Name	Minh Dieu T. NGUYEN
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U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
MDN	240.	US- 6014636	01/11/2000	Reeder	
	241.	US- 6014638	01/11/2000	Burge et al.	
	242.	US- 6016810	01/25/2000	Ravenscroft	
	243.	US- 6018714	01/25/2000	Risen, Jr. et al.	
	244.	US- 6026429	02/15/2000	Jones et al.	
	245.	US- 6032147	02/29/2000	Williams et al.	
	246.	US- 6038547	03/14/2000	Casto	
	247.	US- 6042006	03/28/2000	Van Tilburg et al.	
	248.	US- 6045039	04/04/2000	Stinson et al.	
	249.	US- 6049835	04/11/2000	Gagnon	
	250.	US- 6055637	04/25/2000	Hudson et al.	
	251.	US- 6061665	05/09/2000	Bahreman	
	252.	US- 6064987	05/16/2000	Walker et al.	
	253.	US- 6065675	05/23/2000	Teicher	
	254.	US- 6070147	05/30/2000	Harms et al.	
	255.	US- 6070244	05/30/2000	Orchier et al.	
	256.	US- 6073105	06/06/2000	Sutcliffe et al.	
	257.	US- 6073113	06/06/2000	Guinan	
	258.	US- 6076072	06/13/2000	Libman	
	259.	US- 6081790	06/27/2000	Rosen	
	260.	US- 6081810	06/27/2000	Rosenzweig et al.	
	261.	US- 6085168	07/04/2000	Mori et al.	
Y	262.	US- 6088683	07/11/2000	Jalili	
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MDN	263.	US- 6088700	07/11/2000	Larsen et al.	
	264.	US- 6091817	07/18/2000	Bertina et al.	
	265.	US- 6092196	07/18/2000	Reiche	
	266.	US- 6095412	08/01/2000	Bertina et al.	
	267.	US- 6098070	08/01/2000	Maxwell	
	268.	US- 6101486	08/08/2000	Roberts et al.	
	269.	US- 6104716	08/15/2000	Crichton et al.	
	270.	US- 6111858	08/29/2000	Greaves et al.	
	271.	US- 6112181	08/29/2000	Shear et al.	
	272.	US- 6115690	09/05/2000	Wong	
	273.	US- 6128602	10/03/2000	Northington et al.	
	274.	US- 6131810	10/17/2000	Weiss et al.	
	275.	US- 6134549	10/17/2000	Regnier et al.	
	276.	US- 6138118	10/24/2000	Koppstein et al.	
	277.	US- 6144946	11/07/2000	Iwamura	
	278.	US- 6144948	11/07/2000	Walker et al.	
	279.	US- 6145086	11/07/2000	Bellemore et al.	
	280.	US- 6148293	11/14/2000	King	
	281.	US- 6151584	11/21/2000	Papierniak et al.	
	282.	US- 6154750	11/28/2000	Roberge et al.	
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MON	283.	US- 6154879	11/01/2000	Pare et al.	
	284.	US- 6161182	12/12/2000	Nadooshan	
	285.	US- 6170011	01/02/2001	Beck et al.	
	286.	US- 6178511	01/23/2001	Cohen et al.	
	287.	US- 6182052	01/30/2001	Fulton et al.	
	288.	US- 6182142	01/30/2001	Win et al.	
	289.	US- 6182225	01/30/2001	Hagiuda et al.	
	290.	US- 6185242	02/06/2001	Arthur et al.	
	291.	US- 6189029	02/13/2001	Fuerst	
	292.	US- 6195644	02/27/2001	Bowie	
	293.	US- 6199077	03/06/2001	Inala et al.	
	294.	US- 6201948	03/13/2001	Cook et al.	
	295.	US- 6202005	03/13/2001	Mahaffey	
	296.	US- 6202054	03/13/2001	Lawlor et al.	
	297.	US- 6202151	03/13/2001	Musgrave et al.	
	298.	US- 6219706	04/17/2001	Fan	
	299.	US- 6226623	05/01/2001	Schein et al.	
	300.	US- 6226679	05/01/2001	Gupta	
	301.	US- 6227447	05/08/2001	Campisano	
	302.	US- 6230148	05/08/2001	Pare, Jr. et al.	
✓	303.	US- 6243816	06/05/2001	Fang et al.	
EXAMINER SIGNATURE <i>Minh Dieu T. Nguyen</i>			DATE CONSIDERED 10/18/05		

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MDN	304.	US- 6253327	06/26/2001	Zhang et al.	
	305.	US- 6253328	06/26/2001	Smith, Jr.	
	306.	US- 6266683	07/24/2001	Yehuda et al.	
	307.	US- 6269348	07/31/2001	Pare, Jr. et al.	
	308.	US- 6275944	08/14/2001	Kao et al.	
	309.	US- 6298356	10/02/2001	Jawahar et al.	
	310.	US- 6301567	10/09/2001	Leong et al.	
	311.	US- 6308274	10/23/2001	Swift	
	312.	US- 6308273	10/23/2001	Goertzel et al.	
	313.	US- 6311275	10/30/2001	Jin et al.	
	314.	US- 6317838	11/13/2001	Baize	
	315.	US- 6327578	12/04/2001	Linehan	
	316.	US- 6332192	12/18/2001	Boroditisky et al.	
	317.	US- 6349242	02/19/2002	Mahaffey	
	318.	US- 6349336	02/19/2002	Sit et al.	
	319.	US- 6408389	06/18/2002	Grawrock et al.	
MDN	320.	US- 6418457	07/09/2002	Schmidt et al.	
MDN	321.	US- 6438594	08/20/2002	<u>Bowman-Amuah</u>	
MDN	322.	US- 6453353	09/17/2002	Win et al.	
✓	323.	US- 6460141	10/01/2002	Olden	
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	324.	US- 6493677	12/10/2002	Von Rosen et al.	
MDN	325.	US- 6493685	12/10/2002	Ensel et al.	
	326.	US- 6496855	12/17/2002	Hunt et al.	
	327.	US- 6496936	12/17/2002	French et al.	
	328.	US- 6510523	01/21/2003	Perlman et al.	
	329.	US- 6532284	03/11/03	Walker et al.	
	330.	US- 6535855	03/18/2003	Cahill et al.	
	331.	US- 6535917	03/18/2003	Zamanzadeh et al.	
	332.	US- 6535980	03/18/2003	Kumar	
	333.	US- 6557039	04/29/2003	Leong et al.	
	334.	US- 6581040	06/17/2003	Wright et al.	
	335.	US- 6584508	06/24/2003	Epstein et al.	
	336.	US- 6609113	08/19/2003	O'Leary	
MDN	337.	US- 6609125	08/19/2003	Layne et al.	
	338.	US- 6609198	08/19/2003	Wood et al.	
MDN	339.	US- 6618579	09/09/2003	Smith et al.	
	340.	US- 6618806	09/09/2003	Brown et al.	
	341.	US- 6623415	09/23/2003	Gates et al.	
	342.	US- 6687222	02/03/2004	Albert et al.	
	343.	US- 6772146	08/13/2004	Khemlani et al.	
MDN	344.	US- 6832202	12/14/2004	Schuylar et al.	
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS				
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
Mn	353.	KUTLER, A Different Drummer on the Data Highway, American Banker, 05/12/1995, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	354.	EPPER, A Player Goes After Big Bucks in Cyberspace, American Banker, 05/05/1995, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	355.	BERRY et al., A Potent New Tool For Selling Database, Cover Story, Business Week, 09/05/1994, pp. 56-62	<input type="checkbox"/>	<input type="checkbox"/>
	356.	Applets: The Source For JAVA Technology, JAVA, 5/21/1999, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	357.	Associates National Bank (DE) Credit Card Services, The Associates, www.theassociates.atescomcorn/consumer/credit_cards/rmain.html, 04/06/1999, 6 pages	<input type="checkbox"/>	<input type="checkbox"/>
	358.	At Your Request, Wingspanbankcom, 09/28/1999, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	359.	Aversion Therapy: Banks Overcoming Fear of the Net to Develop Safe Internet-based Payment System w/ Netscape Communicator, Network World, 12/12/1994, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	360.	JAVA, Banking on JAVA ™ Technology, java.sun.com, 05/21/1999, 7 pages	<input type="checkbox"/>	<input type="checkbox"/>
	361.	Bechtel Construction Operations Incorporated Standardizes on Primavera's Expedition Contract Management Software, Business Wire, Business Editors/Hi-Tech Writers, New York, 07/27/1999, p. 1	<input type="checkbox"/>	<input type="checkbox"/>
✓	362.	VANDENENGEL, Cards on the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/1995, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE <i>M. Nguyen</i>		DATE CONSIDERED	10/18/05	
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			YES	NO
	363.	KUTLER, Cash Card Creator Looking Beyond Mondex, 02/09/1995, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
MN	364.	BANK, Cash, Check, Charge--What's Next?, Seattle Times, 03/06/1998, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>
	365.	Consortium Created to Manage Common Electronic Purse Specifications, Visa, http://www.visa.com/av/news/PRmisco051199.vhtml , printed 02/23/2001	<input type="checkbox"/>	<input type="checkbox"/>
↓	366.	MARCHMAN, Construction Scheduling with Primavera Project Planner	<input type="checkbox"/>	<input type="checkbox"/>
	367.	CIVITELLO, JR., et al., Construction Operations Manual of Policies and Procedures, Third Edition, 2000	<input type="checkbox"/>	<input type="checkbox"/>
MN	368.	Overview of CORBA, www.omg.com , 05/25/1999, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>
	369.	CHESTER, Cross-platform integration with XML and SOAP, 10/2001	<input type="checkbox"/>	<input type="checkbox"/>
MN	370.	MITCHELL, Cyberspace: Crafting software that will let you build a business out there, Business Week, pp. 78-86, 02/27/1995	<input type="checkbox"/>	<input type="checkbox"/>
	371.	FRIEDMAN, Dictionary of Business Terms, Third Edition, Copyright 2000, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
MN	372.	STRASSEL, Dutch Software Concern Experiments with Electronic 'Cash' in Cyberspace, Wall Street Journal, 04/17/1995, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE <i>Minh Dieu T. Nguyen</i> DATE CONSIDERED 10/18/05				

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			YES	NO
MWN	373.	POST, E-Cash: Can't Live With It, Can't Live Without It, The American Lawyer, pp. 116-117, 03/01/1996	<input type="checkbox"/>	<input type="checkbox"/>
	374.	eCharge, eCharge Corporation, www.echarge.com , 12/03/1999, 12 pages	<input type="checkbox"/>	<input type="checkbox"/>
	375.	THOMAS, Enterprise JAVABEANS™ Technology: Server Component Model for the Java™ platform, java.sun.com , 05/21/1999, 30 pages	<input type="checkbox"/>	<input type="checkbox"/>
	376.	MAIZE, Fannie Mae on the Web, Newsbyte, 05/08/1995, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	377.	FreeMarkets, FreeMarkets Online, Inc., 04/26/1999, 35 pages	<input type="checkbox"/>	<input type="checkbox"/>
↓	378.	The Gale Group, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, Business Wire, wysiwyg://0/http://www.dialogclassic.com/history , 04/24/1998, p. 4241047, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
—	379.	Getting Smart with Java: Sun Micro Says American Express to Use Java for Smart Card, Reuters, www.abcnew.go.com/sciences/tech , 06/06/2000, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
MWN	380.	Getting Started: Specific GE TPN Post Service Use Guidelines, GE, 04/26/1999, 18 pages	<input type="checkbox"/>	<input type="checkbox"/>
↓	381.	Harris InfoSource, 04/26/1999, 12 pages	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE <i>M. Dieu T. Nguyen</i>			DATE CONSIDERED 10/18/05	

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			YES	NO
hvn	382.	KNOWLES, Improved Internet Security Enabling On-Line Commerce, PC Week, 03/20/1995, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>
	383.	MEREDITH, Internet bank moves closer to virtual reality, USA Today, 05/05/1995, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	384.	JAVA ™ Technology in the Real World, JAVA, java.sun.com, 05/21/1999, 7 pages	<input type="checkbox"/>	<input type="checkbox"/>
	385.	JAVA ™ Remote Method Invocation (RMI) Interface, JAVA, java.sun.com, 05/21/1999, 16 pages	<input type="checkbox"/>	<input type="checkbox"/>
	386.	JAVA™ Servlet API, JAVA, java.sun.com, 05/21/1999, 5 pages	<input type="checkbox"/>	<input type="checkbox"/>
	387.	OMG, Library, www.omg.com, 05/25/1999, 5 pages	<input type="checkbox"/>	<input type="checkbox"/>
	388.	Method of Protecting Data on a Personal Computer, IBM Technical Disclosure TDB 11-85, Order 85A 62426; p. 2530, 11/01/1985	<input type="checkbox"/>	<input type="checkbox"/>
	389.	CLARK, Microsoft, Visa to Jointly Develop PC Electronic-Shopping Software, The Wall Street Journal, B9, 11/09/1994, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
	390.	SIRBU et al., NetBill: An Internet Commerce System Optimized for Network Delivered Services, http://www.ini.cmu.edu :80/netbill, pp. 1-12, 02/27/1995, 12 pages	<input type="checkbox"/>	<input type="checkbox"/>
h	391.	MITCHELL, Netlink Goes After an Unbanked Niche, wysiwyg://0/http://www.dialogclassic.com/history, ISSN: 1093-1279, 09/1999	<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE *Minh Dieu T. NGUYEN* DATE CONSIDERED 10/18/05

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			YES	NO
MDN	392.	BARNHAM, Network Brings Together Producers and Companies, Bests Review 02/01/1994, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	393.	HOULDER, OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending, The Financial Times, 06/08/1994, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	394.	CORBA Overview, 5/25/1999, 14 pages	<input type="checkbox"/>	<input type="checkbox"/>
	395.	HARRIS, Planning Using Primavera Project Planner P3 Version 3.0, Users Guide, 1999	<input type="checkbox"/>	<input type="checkbox"/>
	396.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid, 63244,00, asp , 09/24/2001	<input type="checkbox"/>	<input type="checkbox"/>
MDN	397.	Primavera and PurchasePro.com to Create E-Commerce Marketplace for Construction Industry, Primavera Ships P3, Version 3.0, Press Release, 09/21/1999	<input type="checkbox"/>	<input type="checkbox"/>
	398.	Primavera How the World Manages Projects, Expedition Contract Control Software, www.primavera.com , 06/23/2005	<input type="checkbox"/>	<input type="checkbox"/>
MDN	399.	Product Data Integration Technologies, Inc., PDIT, 04/26/1999, 19 pages	<input type="checkbox"/>	<input type="checkbox"/>
MDN	400.	Resource Center: Consolidated Edison Selects GE TPN Post, GE, 04/26/1999, 9 pages	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE: <i>Minh Dieu T. Nguyen</i>			DATE CONSIDERED 10/18/05	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.				

Substitute for form 1449/PTO		Application Number	09/608,851
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	June 30, 2000
		First Named Inventor	Kimberly ELLMORE
		Art Unit	2137
		Examiner Name	Minh Dieu T. NGUYEN
Sheet	23 of 25	Attorney Docket Number	72167.000177

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS				
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	401.	KORMANN, Risks of the Passport Single Signon Protocol, Computer Networks, Elsevier Science Press, Vol. 33, pp. 51-58, 2000	<input type="checkbox"/>	<input type="checkbox"/>
MJN	402.	Safe Single-Sign-On Protocol with Minimal Password Exposure No Decryption and Technology Adaptivity, IBM Corporation, IBM Technical Disclosure, TDB 03-95, Order 95A, pp. 245-248, 03/01/1995	<input type="checkbox"/>	<input type="checkbox"/>
↓	403.	SBA: Pro-Net, SBA, 04/01/1999, 11 pages	<input type="checkbox"/>	<input type="checkbox"/>
	404.	Servlet/Applet/HTML Authentication Process with Single Sign On, IBM Corporation, IBM Order 00A60004, 01/01/2000	<input type="checkbox"/>	<input type="checkbox"/>
MJN	405.	Schema for Representing CORBA Objects in an LDAP directory, Sun MicroSystems, Inc., 05/21/1999, 9 pages	<input type="checkbox"/>	<input type="checkbox"/>
↓	406.	JAKOBSSON et al., Secure and lightweight advertising on the web, Computer Networks, 31 (1999), 1101-1109	<input type="checkbox"/>	<input type="checkbox"/>
	407.	SHIBATA, Seventh International Conference on Parallel and Distributed Systems: Workshops, IEEE Computer Society, July 4-7, 2000	<input type="checkbox"/>	<input type="checkbox"/>
MJN	408.	SIEBEL, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/1999, 29 pages	<input type="checkbox"/>	<input type="checkbox"/>
	409.	SmartAxis, Load Cash on to Your E-Purse Card, Supported Currencies and Schemes, http://www.smartaxis.co.uk/seller/howitworks.html, printed 02/23/2001	<input type="checkbox"/>	<input type="checkbox"/>
	410.	JEPSEN, SOAP Cleans up interoperability problems on the web, 01/2001	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE <i>M. Nguyen</i>		DATE CONSIDERED 10/18/05		

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			YES	NO
MN	411.	SoluSource: For Engineers By Engineers, Thomas Publishing Company, 04/26/1999, 10 pages	<input type="checkbox"/>	<input type="checkbox"/>
	412.	JAVA, Staying in Touch with JNDI, java.sun.com, 05/21/1999, 8 pages	<input type="checkbox"/>	<input type="checkbox"/>
	413.	PLETZ et al., Summary of the at your risk architecture, 06/03/1999, 8 pages	<input type="checkbox"/>	<input type="checkbox"/>
	414.	Temporary Global Passwords, IBM Corporation, IBM Technical Disclosure TDB Vol. 36, No. 3, Order 93A 60636 03-93, pp. 451-454, 03/01/1993	<input type="checkbox"/>	<input type="checkbox"/>
	415.	The check is in the email., Information Today, Vol. 12, No. 3, 03/01/1995, ISSN: 8755-6286, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>
	416.	JAVA, The JDBC™ Data Access API, java.sun.com, 05/21/1999, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
	417.	ThomasNet, Thomas Publishing Company, 04/26/1999, 9 pages	<input type="checkbox"/>	<input type="checkbox"/>
↓	418.	RITZ, Total Construction Project Management, McGraw-Hill, 1994	<input type="checkbox"/>	<input type="checkbox"/>
←	419.	Understanding Product Data Management, Hewlett-Packard Company, 4/26/1999, 9 pages	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE <i>minh dieu t. nguyen</i>		DATE CONSIDERED 10/18/05		

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			YES	NO
MDN	420.	Welcome to MUSE, MUSE Technologies, 04/26/1999, 28 pages	<input type="checkbox"/>	<input type="checkbox"/>
	421.	Welcome to OMG's CORBA for Beginners Page!, OMG, www.omg.com, 05/25/1999, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>
↓	422.	What is CORBA?, OMG, www.omg.com, 05/25/1999, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
—	423.	FUJIMURA et al., XML Voucher: Generic Voucher Language, Internet Draft, Trade Working Group, www.ietf.org, 02/2003	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

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